



TRICARE

Your Military Health Plan

TriWest Healthcare Alliance

Schriever AFB Newcomers TRICARE Update

Beneficiary Services Education Representative
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What is TRICARE?

- Health care programs for 9.2 million beneficiaries
- Integrated health care delivery system
 - Military Treatment Facilities (MTFs)
 - Non MTF or civilian health care facilities
- Includes medical, pharmacy and dental
- Available worldwide
- Comprehensive coverage
- Eligibility for TRICARE is determined by DEERS (Defense Enrollment and Eligibility Reporting System)



www.tricare.mil

Keep DEERS Information Current!

- Where to get an ID card
 - locate one near you at www.dmdc.osd.mil/rsi
- How to contact DEERS
 - Call **1-800-538-9552**
 - Fax **1-831-655-8317**
 - Mail changes to:
Defense Manpower Data Center Support Office
ATTN: COA
400 Gigling Road
Seaside, CA 93955-6771
 - Make address changes online at
 - www.dmdc.osd.mil/appj/address/indexAction.do



Incorrect information in DEERS can effect your TRICARE eligibility.

Line of Duty Coverage

- Applies when on **active duty orders for 30 days or less**
 - No visibility in DEERS or by TRICARE contractors
- Any **injury, illness, or disease** incurred or aggravated in the line of duty
 - Includes emergency care
- Covered portal-to-portal
 - From departure directly to duty location
 - Through entire duty period including liberty/leave time in drill weekend
 - To arrival home direct from duty location
- Coordinate line of duty care through **unit commander or designated medical representative**

*Note: Family members are **not eligible** for TRICARE health coverage when you are on military duty for 30 days or less.*



TRICARE and Other Health Insurance (OHI)

(Family Members) TRICARE is **primary payer** if the OHI is:

- Medicaid (MediCal, AHCCCS, etc.)
- TRICARE Supplements (usually helps w/copays, cost-shares and/or other costs which is the beneficiary's responsibility)
- The Indian Health Service
- State sponsored health plans

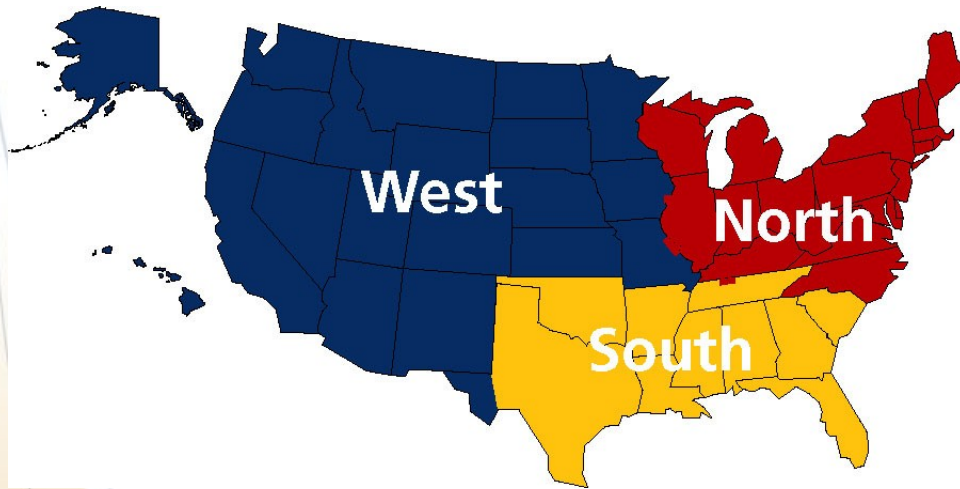
TRICARE is **secondary payer** if the OHI is:

- Medicare
- Employer sponsored or self paid health plans
- Student insurance



TRICARE Regional Contractors

Health care



TRICARE Overseas

(Europe, Pacific, Latin America and Canada)

1-888-777-8343
www.tricare.mil/overseas

North Region

Health Net

1-800-555-2605
www.healthnetfederalservices.com

South Region

Humana Military

1-800-444-5445
www.humana-military.com

West Region

TriWest

1-888-TRIWEST
www.triwest.com



TRICARE Reserved Select - TRS Enhanced - New



Enhanced - New TRS

- Government approved, government subsidized, premium-based, health plan for National Guard and “drilling” reservist
- **May** qualify to purchase TRS if you meet the following conditions:
 - Member of the **National Guard or Selected Reserve of the Ready Reserve**
 - **Not eligible** for or enrolled in the **Federal Employees Health Benefits Program – FEHBP**
 - a health plan under 5 USC Ch. 89



To enroll: log on to the Guard/Reserve Web Portal www.dmdc.osd.mil/appj/trs/index.jsp

2011 TRS Premiums

- First month's premium due with *TRS Request Form*
- Premium amounts adjusted annually (Jan

1	Type of Coverage	Your Monthly Premium (Effective Jan 1, 2011)
	Member-only	\$ 53.16
	Member-and-family	\$ 197.76

Payment is due *in advance* of each month's coverage.



Comprehensive Coverage

- Similar to TRICARE Standard and Extra coverage for Active Duty Family Member:
 - Emergency, urgent and routine care
 - Immunizations and health screenings
 - Maternity care
 - Behavioral health care
 - Annual eye exams
 - Prescription drug coverage
- TRICARE-authorized providers
 - Standard and Extra providers
 - Military Treatment Facility, **space-available basis**
 - Exception: Lab, pharmacy, X-Ray and ER services



For details about TRS-covered services, refer to your *TRICARE Reserve Select Handbook*.

What You Pay for TRS Covered Services

<p>Deductible Minimum amount you pay each FY before cost-sharing begins</p>	<p>Sponsor rank E4 and below: \$50 Individual \$100 Family Sponsor rank E5 and above: \$150 Individual \$300 Family</p>
<p>Outpatient Cost-share After the FY deductible</p>	<p>15% Network provider 20% * Non-network provider</p>
<p>Catastrophic Cap Maximum amount you pay each FY</p>	<p>The Fiscal Year (FY) is Oct 1 – Sep 30 \$1,000 per family per FY (Monthly premiums not included) * Non-network, non participating providers may also charge up to 15% above the TRICARE-allowable charge. For more details about costs for covered services, visit www.tricare.mil/tricarecost.</p>



Qualifying for and Purchasing TRS

Step 1 – Qualify

- Log on to the Guard and Reserve Web Portal at www.dmdc.osd.mil/Guard-ReservePortal
- Complete the *TRICARE Reserve Select (TRS) Request Form* (DD Form 2896-1)
- Print, sign and date

Step 2 – Purchase

- Submit completed form (DD Form 2996-1) with premium payment to regional contractor within specified deadline



Qualification for TRS must be visible in DEERS before you can complete Step 2

Enrollment Deadlines for TRS

- Qualified members who are under **non - premium TRICARE** (i.e., Active Duty and AD Family Member Standard, Extra or Prime coverage) may **re-enroll within 30 days** of the termination of the non - premium TRICARE program for **continuous** TRICARE coverage
 - No break in health care coverage
- TRS Continuous Open Enrollment
 - Could be a break in TRICARE health care coverage



TRS Continuous Open Enrollment

- If you qualify, you **may** purchase TRS coverage to begin in **any month** throughout the year
- Coverage start date is determined by **postmark** date of your *TRS Request Form* (**DD Form 2896-1**)
 - You choose which month coverage will start
 - First day of the first month after post mark
 - First day of the second month after postmark



Changes to TRS Coverage

- Change in family composition
 - Qualifying Life Event (QLE)
 - Marriage, divorce, newborn, etc.
- Take one of the following actions
 - Purchase new coverage
 - Just came off of 31 days of more of Active Duty
 - Change type of coverage
(e.g., **member-only** to **member-and-family**)
 - Terminate coverage
- If change impacts type of coverage (e.g., **member-only** to **member-and-family**), premium increase (or decrease) is effective based on date of change



Termination of TRS Coverage

- Failure to pay premiums
 - You are still responsible for overdue amounts.
- Loss of National Guard or Selected Reserve status
- Gain eligibility for other TRICARE program
 - Activated for 31 continuous days or more
- May purchase TRS again if you qualify at time of purchase



New TRICARE Pharmacy Program

(Express Scripts Inc., [ESI])



1-877-363-1303

Member Choice Center

1-877-363-1433

www.Tricare.mil/pharmacy or www.express-scripts.com/TRICARE



EXPRESS SCRIPTS®

TRICARE Pharmacy Program

Pharmacy Option	Formulary		Non-Formulary
	Generic	Brand Name	
MTF Pharmacy (up to a 90-day supply)	\$0	\$0	N/A
TRICARE Pharmacy Home Delivery (up to a 90-day supply)	\$3 - \$0	\$9	\$22 - \$25
Retail Network Pharmacy (up to a 30-day supply)	\$3 - \$5	\$9 - \$12	\$22 - \$25
Non-Network Retail Pharmacy (up to a 30-day supply)	<p>TRICARE Prime: 50% cost-share after point-of-service deductible is met</p> <p>Other Programs: \$12 or 20% of total cost (whichever is greater) after the annual deductible is met</p>		<p>TRICARE Prime: 50% cost-share after point-of-service deductible is met</p> <p>Other Programs: \$25 or 20% of total cost (whichever is greater) after the annual deductible is met</p>

TRICARE Dental Plans - (ADDP and TDP)



UCCI - United Concordia Companies
Inc. administers TDP and ADDP



Active Duty Dental Program

(ADDP)

- Starts August 1, 2009 for Active Duty (AD)
- Applies to AD members when
 - Dental Treatment Facility (DTF) Referred Care
 - Maintain access Standard
 - Specialty care for which DTF lacks a specialist
 - Expedite dental readiness / mobilization care
- Applies to AD members when
 - Remote Care
 - ADSM on continuous active duty orders for more than 31 consecutive days or more and works and lives >50 miles from DTF
 - Care available via ADDP network dentist



1-866-984-ADDP (2337)
www.addp-ucci.com

TRICARE Dental Program (TDP)

- **Voluntary** dental insurance plan for National Guard and **Reserve Family Members (ADFM)**
 - CONUS and OCONUS Service Areas
- Enrollment
 - **Minimum 12 months** remaining on sponsors service commitment
 - Enrollment Deadlines – **20th of month rule**
- Cost-shares – how cost are shared between TDP and you
 - 0% to 50% based on type of service
- Maximums - Caps
 - Annual: **\$1,200** /person per Benefit Year (Feb 1 - Jan 31)
 - Orthodontic: **\$1,500** /person per lifetime



TRICARE Dental Program Premiums

Premium Amounts

Your TDP premium amounts change annually on February 1st.

The following chart indicates your **monthly** premium responsibility as a Selected Reserve or IRR member for enrollment years Feb. 1, 2010 through July. 31, 2011.

National Guard/Selected Reserve Monthly Premiums

Plan	Enrollment Year
	Feb. 1, 2010 - July. 31, 2011
Monthly Sponsor Only	\$12.69
Monthly Single Premium (one family member, excluding sponsor)*	\$31.72
Monthly Family Premium (more than one family member, excluding sponsor)	\$79.29
Monthly Sponsor & Family Premium*	\$91.98

*If both the sponsor and a single family member are enrolling, the premium due is the total of the sponsor only and the single premium.



Benefit Year (BY) Feb 1st – Jan 31st

TRICARE Dental Program Premiums

- Active Duty Family Members:

Premium Amounts

Your TDP premium amounts change annually on February 1st.

The following chart indicates your **monthly** premium responsibility as an ADFM for enrollment years Feb. 1, 2010 through July 31, 2011.

Plan	Enrollment Year
	Feb. 1, 2010 - July 31, 2011
Monthly Single Premium (one family member)	\$12.69
Monthly Family Premium (more than one family member)	\$31.72

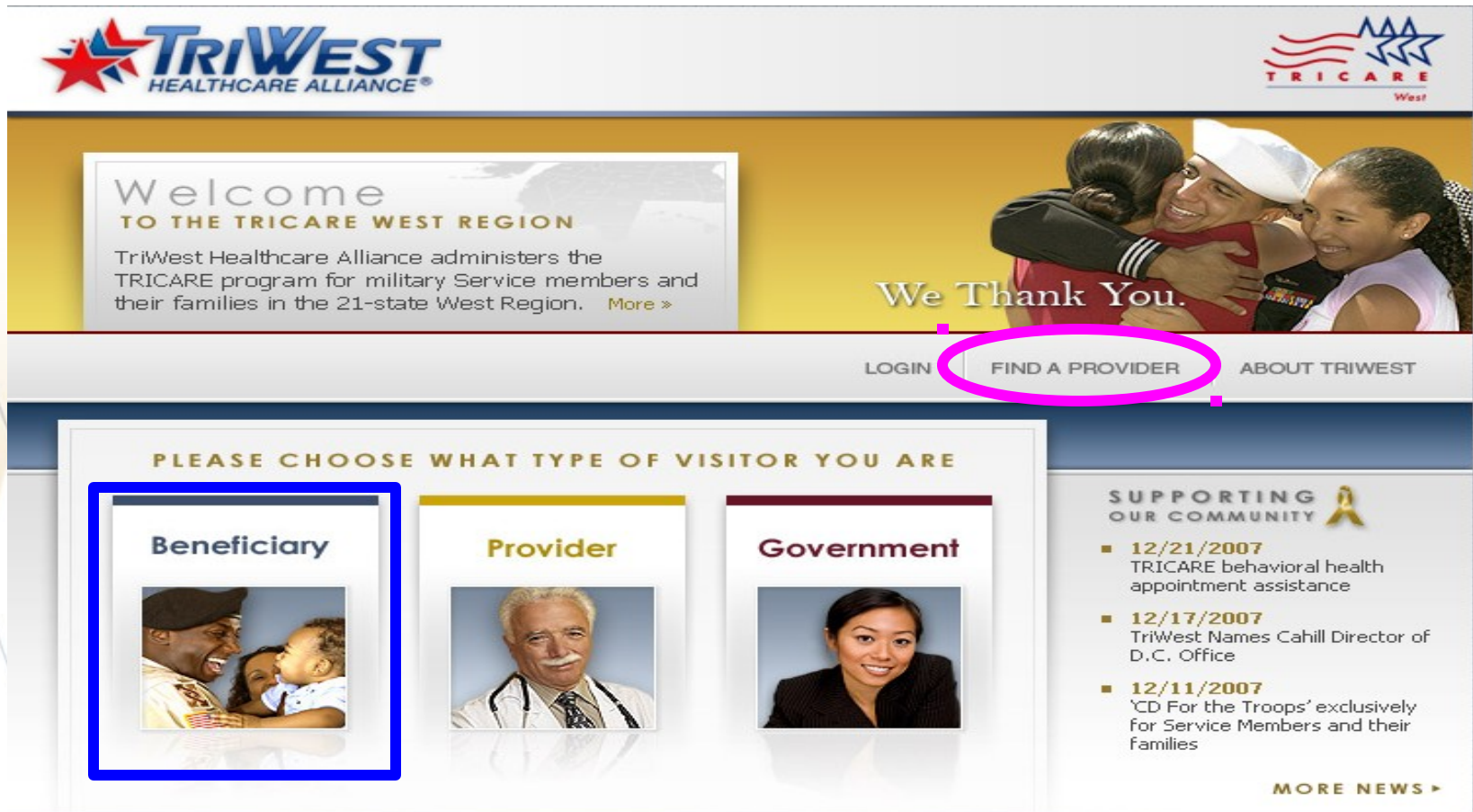
Premiums are paid on a monthly basis. They must be paid in full. There are no circumstances when a partial premium can be paid. If you fail to pay your premiums during the mandatory 12-month enrollment period, the Government will not pay any portion of the premium for the remaining months. United Concordia will collect the full amount - Government and member portions - of any remaining premium due for the 12-month enrollment period from you. Failure to pay the required premiums may result in referral of the account to a collection agency.

Benefit Year (BY) Feb 1st – Jan 31st



A Resource:

www.Triwest.com



The screenshot shows the homepage of the TriWest Healthcare Alliance website. At the top left is the TriWest Healthcare Alliance logo, and at the top right is the TRICARE West logo. A large banner on the right features a family photo and the text "We Thank You." On the left, a "Welcome TO THE TRICARE WEST REGION" message states that TriWest administers the TRICARE program for military service members and their families in the 21-state West Region, with a "More »" link. Below the banner is a navigation bar with "LOGIN", "FIND A PROVIDER" (circled in pink), and "ABOUT TRIWEST". A central section titled "PLEASE CHOOSE WHAT TYPE OF VISITOR YOU ARE" offers three options: "Beneficiary" (highlighted with a blue border and featuring a photo of a soldier with a child), "Provider" (featuring a photo of a doctor), and "Government" (featuring a photo of a woman). To the right, a "SUPPORTING OUR COMMUNITY" section with a yellow ribbon icon lists three news items from December 2007: behavioral health appointment assistance, a new TriWest Names Cahill Director of D.C. Office, and 'CD For the Troops' exclusively for service members and families. A "MORE NEWS >" link is at the bottom right.

TRIWEST
HEALTHCARE ALLIANCE®

TRICARE
West

Welcome
TO THE TRICARE WEST REGION

TriWest Healthcare Alliance administers the TRICARE program for military Service members and their families in the 21-state West Region. [More »](#)

We Thank You.

LOGIN **FIND A PROVIDER** ABOUT TRIWEST

PLEASE CHOOSE WHAT TYPE OF VISITOR YOU ARE

Beneficiary

Provider

Government

SUPPORTING OUR COMMUNITY

- **12/21/2007**
TRICARE behavioral health appointment assistance
- **12/17/2007**
TriWest Names Cahill Director of D.C. Office
- **12/11/2007**
'CD For the Troops' exclusively for Service Members and their families

[MORE NEWS >](#)



1-888-TRIWEST (874-9387)

TRICARE Service Center, 559 Vincent St., Peterson AFB, CO 80914

Register on www.triwest.com

The screenshot displays the TriWest Healthcare Alliance website interface. At the top, the TriWest logo and "BENEFICIARY Services" are visible. A navigation bar includes links for HOME, HELP, FAQ, and CONTACT US. Below this is a search bar and a menu with options like FIND, DOCTOR, PHARMACY, TRICARE OFFICE, and MILITARY CLINIC. A red circle highlights the "Register Today!" button in the "SECURE LOGIN" section. A green arrow points from the "QUICK LINKS" menu to the "In the Spotlight" section. A blue box highlights the "Guard & Reserve" link in the "In the Spotlight" section. A pink box highlights the "New to the TRICARE West Region?" section, which includes a "Get Started Here" link and an email sign-up form. The "WHAT'S NEW" section on the right lists recent updates.

TriWest Healthcare Alliance
BENEFICIARY *Services*

Search Our Site: **SEARCH**

HOME | HELP | FAQ | CONTACT US

FIND ► DOCTOR | PHARMACY | TRICARE OFFICE | MILITARY CLINIC

SECURE LOGIN

MY ACCOUNT
Need Help Logging in?

Register Today!

QUICK LINKS

- TRICARE BENEFITS
- ENROLLMENT
- AUTHS/REFERRALS
- CLAIMS INFO
- FIND A FORM
- PROVIDER DIRECTORY
- ONLINE PAYMENT

TODAY ON TRIWEST.COM | MON, AUGUST 03 2009

TriWest Awarded TRICARE Contract!

WEST REGION

Proudly Still Serving America's Finest.

1 2 3 4 5

In the Spotlight

- Behavioral Health**
Resources; Emotional Well-Being; Child/Adolescent Tools
- Guard & Reserve**
Briefing Videos; Deployment Resources; Benefit Info
- Healthy Living**
Nutrition; Health Screenings; Condition Management
- Life Changing Events**
Retirement; New Baby; College; Marriage; Divorce

POPULAR LINKS

WHAT'S NEW

- 7/30/2009
TRICARE Expands Online Behavioral Health Services
- 7/30/2009
TriWest Launches Tele-BH Care to Support Military
- 7/30/2009
TriWest and American Well Bring Online BH Services to Hawaii

New to the TRICARE West Region?
Get Started Here ►

Stay in the Know with our eNewsletter!

Your E-mail Address

Sign Up ►



1-888-TRIWEST (874-9387)

Behavioral Health Portal

- Education on Deployment-Related Issues
- Family Support Resources
- Reach National Guard and Reserve Members Regardless of Their Location

The screenshot shows the Behavioral Health Portal website. At the top, there is a navigation bar with links: Home » Beneficiary Services » Behavioral Health. Below this is the main header with the text "BEHAVIORAL HEALTH PORTAL" and "EMOTIONAL & MENTAL HEALTH CONNECTIONS". A welcome message states: "Welcome to TriWest's Behavioral Health Portal. TriWest has developed this online resource library to help support your emotional health, educate you and your family about deployment-related issues and help you access the care you need, through TRICARE or with the help of local and national support organizations." To the right of the welcome message is a "LIVE ONLINE ASSISTANCE" button with a "CLICK TO CHAT" link and a phone number: "Crisis? Call Us: 1-866-284-3743". Below the welcome message is a section titled "Browse Our Many Behavioral Health Resources:" which contains several resource cards. The "Behavioral Health Resource Center" card is highlighted with a blue border and lists topics: Stress, Depression, Substance Abuse, PTSD, Parenting, and Relationships. The "New! Online Care" card is highlighted with a pink border and describes confidential live chat or video conferencing. Other cards include "Video Library" and "Resource Map". At the bottom of the page, a blue banner reads: "TriWest Online Care: Ready When You Are."

Home » Beneficiary Services » Behavioral Health

BEHAVIORAL HEALTH PORTAL
EMOTIONAL & MENTAL HEALTH CONNECTIONS

Welcome to TriWest's Behavioral Health Portal

TriWest has developed this online resource library to help support your emotional health, educate you and your family about deployment-related issues and help you access the care you need, through TRICARE or with the help of local and national support organizations.

BEHAVIORAL HEALTH LIVE ONLINE ASSISTANCE
CLICK TO CHAT
Crisis? Call Us: 1-866-284-3743

Browse Our Many Behavioral Health Resources:

Behavioral Health Resource Center
Browse the latest information on behavioral and emotional health, deployment and your TRICARE coverage.

View Online Resources for Subjects Like:

- » Stress
- » Depression
- » Substance Abuse
- » PTSD
- » Parenting
- » Relationships

New! Online Care
Confidential live chat or video conferencing with a specialist

Video Library
Online videos to families during and after deployment

Resource Map
Interactive map of local and national support organizations.

TriWest Online Care: Ready When You Are.



24/7 BH Crisis Line 1-866-284-3743
BH Appointment Line 1-866-651-4970

TRICARE Service Center

Front Range

- Peterson AFB (21st Med Group)
 - 559 Vincent Street, Building 959 (clinic)
 - 0730 to 1615 hrs, weekdays only, no federal holidays
- USAFA (10th Med Group)
 - 4102 Pinion Drive, in the USAFA MDG, next to Family Practice
 - 0730 to 1615 hrs, weekdays only, no federal holidays
- Fort Carson
 - Evans Hospital, 2nd floor above the pharmacy
 - 0730 to 1615 hrs, weekdays only, no federal holidays
- Buckley AFB (460th Med Group)
 - 830 Potomac Ave, Rm 115
 - 0730 to 1615, weekdays only, no federal holidays
- FE Warren AFB (90th Med Group)
 - 6900 Alden Dr.
 - 0730 hrs to 1615, weekdays only, no federal holidays



Questions?

Comments?

Concerns?

